

Remarks

The present Response is to the Office Action mailed 06/09/2009, made final. Claims 13 and 15-23 are presented for examination.

Response to Amendment

3. Applicant's amendment to claim 13 failed to amend the last limitation from "the first server node" to "the first internet site" as was done in the rest of claim 13. For purposes of examination the Examiner considers that the last limitation is indeed directed toward the first Internet site.

Appropriate correction is required.

4. The terminal disclaimer received 5/12/2008 was approved on 5/30/2008. Accordingly, the rejection set forth in section 4 of said previous Office action mailed 2/11/2008 is withdrawn.

Applicant's response:

Applicant herein amends claim 13 as required by the Examiner. Acceptance of the Terminal Disclaimer is acknowledged.

Response to Arguments

5. Applicant's arguments filed 9/19/2008, with regard to the 35 USC 103 rejections set forth in sections 6 and 7 of said previous Office action have been fully considered and they are persuasive. Accordingly, said rejections are withdrawn. However upon further consideration, new grounds of rejections are set forth below.

6. **Applicant's arguments with regard to the 35 USC 103 rejection set forth in section 8 of said previous Office action have been fully considered but they are not persuasive.**

Accordingly, said rejection is sustained and incorporated herein as evidenced by its reproduction in section 10 below.

Applicant argues on page 12 of said response:

"...Applicant points out that Schrader fails to teach bill pay software enabling the user to access an interactive interface where the user may view and pay selected itemized bills. All of the figures in Schrader show vendor payment windows, not itemized bills to be paid, as claimed."

Response:

Schrader clearly discloses downloading itemized MASTERCARD account details in, for example, Figure 6. Further, resort may be had to, for example, Col 15. lines 28-55, reproduced immediately below:

Registration

In a preferred embodiment, the personal online finance application **304** enables the user to enter account information for a number of financial institutions and payees in order to register the user's account for later transactions. For each, financial institution, the account information includes an account number, an account type which could be one of checking, savings, money market, line of credit and credit card, an account description, and the financial institutions routing number. The user also enters a social security number. Checking accounts and money market accounts' may additionally be enabled for bill payment, which will allow users to write electronic checks from these accounts. Account creation is handled internally by the database module **1407**, which modifies the transaction database to include additional accounts using the registration information.

Once the accounts have been registered, the user may create transactions in these accounts. Account information may be modified at any time, but this will affect all existing transactions that are related to that account. New accounts may be added or accounts may be deleted when necessary. The user may also enter a list of payees to whom the user intends to make payments. Each payee is characterized by a name, an account number, an address, and a telephone number.

Payee information is stored with each account separately in the transaction database

7. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

Applicant's response:

This portion of Schrader has nothing to do with applicant's argument stating that the art of Schrader fails to teach bill pay software enabling the user to access an interactive interface where the user may view and pay selected itemized bills, as claimed. Bills are not presented in a window provided by Schrader's software, only payment options to vendors. Schrader merely teaches a system for registering vendors to be paid electronically using a single financial account. The actual limitation of "interactive interface where the user may view and pay selected itemized bills" is not part of the Schrader teaching. A user may personally navigate to a vendor site and view a bill to be paid, but that is the extent of Schrader's teaching. Schrader specifically teaches that "Once the accounts have been registered, the user may create transactions in these accounts."

Claim Rejections - 35 USC § 102

9. **Claims 13 and 15-23 are rejected under 35 U.S.C. 102(a) as being anticipated by U.S. Patent 6,070,150 to Remington et al. (Remington).**

Regarding claim 13, Remington clearly discloses an interactive bill-payment system, comprising:

an Internet-connected computerized appliance (see for example, Figure 4, 11, 12, etc., item 114, Col. 7, etc.) providing access to Internet sites for a user:

a first Internet site (See for example, Figure 11, item 252, Col. 16 lines 14+) accessible by the computerized appliance comprising bill- payment software providing an interactive interface enabling the user to select, view and pay itemized bills (see for example, Fig. 8, Col. 10, lines 33-42, Col. 12, lines 46+ etc.); and

a second Internet site accessible to the first Internet site, the second Internet site providing automated navigation to billing sources subscribed to by the user, following pre-programmed instructions provided by the user, collecting itemized bills and bill related data, and providing same to the first server node (see, for example, Figure 11, Col. 16 lines 14-55, etc.

Regarding claim 15 and the limitation wherein the first Internet site is a portal server providing a personalized interface for the user in hypertext markup language, see for example, Col. 16 lines 14+, reproduced immediately below;

which is referenced generally by number **250**. System **250** differs from the system **110** described with respect to FIG. 4 in that an intermediary **252** is interposed between the biller **112** and consumer **114**. The intermediary **252** is a bill presentment and payment remittance service provider that handles billing responsibilities for the biller and payment instructions remitted back from the consumers. The intermediary **252** acts as a centralized bill warehouse and delivery mechanism that offers one gathering place for both billers and consumers. The intermediary **252** is equipped with a computing unit that is programmed to electronically handle the bills, remittance information, payment instructions, and staging and delivery instructions on behalf of many different billers and many different consumers. The intermediary functions can also be split among multiple entities. For example, one company can stage the bills and another company can handle the remittance processing. Other arrangements for handling the intermediary functions are also possible.

Regarding claim 16 and the limitation wherein the billing sources are subscribed to by the user requiring the second Internet site to enter a username and password on behalf of the user, authorized by the user, for access to user bill information see for example, Col. 4, lines 30+.

Regarding claim 17 and the limitation wherein the Internet-connected computerized appliance is a personal computer with accessibility to the Internet, see for example, the definition of item 114 throughout the specification, Col. 8, lines 33+, etc..

Regarding claim 18 and the limitation wherein the Internet-connected computerized appliance is a cellular telephone with accessibility to the Internet, see for example, Col. 8, lines 33+, etc.

Regarding claim 19 and the limitation wherein the Internet-connected computerized appliance is a hand-held computer with accessibility to the Internet see for example, Col. 8, lines 33+, etc.

Regarding claim 20 and the limitation wherein the second Internet site stores aggregated bill data on behalf of the user in a connected data repository remote from the second server node see for example, Col. 16.

Regarding claim 21 and the limitation wherein the bill- payment software interface is linked to a plurality of secondary interfaces provided in the form of hypertext markup language see for example, Col. 16.

Regarding claim 22 and the limitation wherein management of the listed bills include at least viewing a complete representation of the bill, marking that the bill has been paid, deleting the bill, and receiving an alert associated with the bill see for example, Col. 18, claim 17.

Regarding claim 23 and the limitation wherein selected management of the bill includes recommendations from the system see for example, Claim 13 in Col. 18.

Applicant's response:

Applicant herein argues that the art of Remington fails to teach applicant's limitation including "a second Internet site accessible to the first Internet site, the second Internet site providing automated navigation to billing sources subscribed to by the user, following pre-programmed instructions provided by the user, collecting itemized bills and bill related data, and providing same to the first server node." There is no navigation facility in Remington. The portion of Remington relied upon by the Examiner (Fig. 11, col. 16) teaches and

intermediary server providing a “staging site” where billers can post their bills and a user can access the intermediary site to see the bills and pay them. Remington teaches;

The biller 112 sends bill 128 and remittance information 130 to the intermediary 252 for staging. The intermediary 252 transfers the bill and remittance information to the appropriate consumers 114 at the prescribed billing times. Alternatively, the consumer 114 can periodically access the intermediary 252 for bills in his/her name or account number. The electronic transmission is carried out over the network 116. (col. 16, lines 35-42)

Applicant believes that Remington fails to teach all of the limitations of applicant’s claim 13.

Claim Rejections - 35 USC § 103

10. Claims 13 and 15-23 are rejected under 35 U.S.C. 103(a) as being obvious over U.S. Patent 5,903,881 to Schrader et al. (Schrader) in view of MPEP section 2144.04 for the reasons set forth in section 8 of the previous office action mailed 2/11/2008.

See the discussion set forth in section 6 above.

Applicant’s response:

As argued above, stating that the art of Schrader fails to teach bill pay software enabling the user to access an interactive interface where the user may view and pay selected itemized bills, as claimed. Bills are not presented in a window provided by Schrader’s software, only payment options to vendors. Schrader merely teaches a system for registering vendors to be paid electronically using a single financial account. The actual limitation of “interactive interface where the user may view and pay selected itemized bills” is not part of the Schrader teaching. A user may personally navigate to a vendor site and view a bill to be paid, but that is the extent of Schrader’s teaching. Schrader specifically teaches that “Once the accounts have been registered, the user may create transactions in these accounts.”

The Examiner has previously argued, "At the time of the invention it would have been obvious to one of ordinary skill in the art to utilize not only a "second server" but any number of servers to provide automated navigation to the various financial accounts as such is nothing more than a separation of parts. Schrader discloses that the aggregation of the data is done by a first server. There is no novelty in merely separating the aggregation module from the first node and placing in on a second node when the end result remains the same. That is, the first node still has the information to process and display to the user. Again, it makes no difference how one of ordinary skill in the art could chop up the different modules of Schrader to function on any number of server nodes as long as the end result remains the same, i.e. a one stop shop for all the financial information a user desires to view."

Applicant argues that the Examiner has not shown in Schrader a teaching for the functions of applicant's claimed second server. Schrader's server, not any other element in Schrader teaches or suggests navigation to billing sources subscribed to by the user, following pre-programmed instructions provided by the user, collecting itemized bills and bill-related data, and providing same to ..., as claimed. Therefore, applicant's claims are not merely a separation of parts of Schrader, as suggested by the Examiner, because no parts in Schrader teach the functions of applicant's second server.

Applicant clearly teaches in the specification that a navigation server 295 is provided within service provider 293 and adapted to perform proxy navigation to third party Websites on behalf of user 283 based on his or her interaction with portal server 297. Server 295 is illustrated as connected to backbone 289 and communicates with portal server 297 over backbone 289 in this example. In one embodiment, a separate high-speed data line may be provided to connect navigation server 295 and portal server 297 for enabling high-speed data communication.

By selecting the bill-payment module of the interface, user 283 may view, manage, and initiate payment of bills by proxy through server 297 and navigation server 295. It is not necessary for user 283 to physically navigate to any of servers 299-303 for the purpose of paying bills or managing data. Server 295 using the appropriate login information

required to authenticate and access the servers may perform all navigation and ordered action.

Applicant argues that Schrader does not teach or suggest the server functions of navigation server 295, as claimed in applicant's invention. Therefore, claim 13 is clearly patentable over the art provided by the Examiner. Claims 15-23 are patentable on their own merits, or at least as depended from a patentable claim.

Summary

As all of the claims, as amended and argued above, have been shown to be patentable over the art presented by the Examiner, applicant respectfully requests reconsideration and the case be passed quickly to issue.

If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted,
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